

WHAT IS CLAIMED IS

1. A method for providing, to a consumer having a first financial instrument, a second financial instrument, the method comprising:  
  
receiving funds associated with the first financial instrument held with a first institution, the funds having been reduced by a penalty for closing the first financial instrument;  
  
increasing the funds by a first amount based on the reduced funds due to the penalty; and  
  
transferring the increased funds to the second financial instrument.
2. The method of claim 1, further comprising providing an investor holding the second financial instrument an option to transfer the funds to a third financial instrument based on predetermined account criteria.
3. The method of claim 2, wherein the predetermined account criteria comprises a predetermined period of time.
4. The method of claim 1, further comprising providing an investor holding the second financial instrument an option to change the terms of the second financial instrument based on predetermined account criteria.

5. The method of claim 4, wherein the predetermined account criteria comprises a predetermined period of time.

6. The method of claim 2, wherein the third financial instrument has a rate of return greater than the second financial instrument.

7. The method of claim 2, wherein the second financial instrument and the third financial instrument are managed by a second financial institution.

8. The method of claim 2, wherein at least one of the first financial instrument, the second financial instrument, and the third financial instrument comprise at least one of a certificate of deposit, a jumbo certificate of deposit, a promissory note, and a time deposit.

9. The method of claim 1, wherein at least one of receiving the funds, increasing the funds, and transferring the increased funds further comprises communicating over a network.

10. The method of claim 9, wherein communicating over the network further comprises communicating with a user device on the network, the user device being located in at least one of a home, an office, a store, a retail center kiosk, and an office of a financial institution.

11. The method of claim 1, wherein the penalty is an early withdraw penalty.

12. The method of claim 1, wherein the penalty is an amount equal to between three and six months interest on the first financial instrument.

13. The method of claim 1, wherein a second financial institution managing the second financial instrument implements at least one of receiving the funds associated with the first financial instrument, increasing the funds by the first amount, and transferring the increase funds.

14. A system for providing, to a consumer having a first financial instrument, a second financial instrument, the system comprising:

a component for receiving funds associated with the first financial instrument held with a first institution, the funds having been reduced by a penalty for closing the first financial instrument;

a component for increasing the funds by a first amount based on the reduced funds due to the penalty; and

a component for transferring the increased funds to the second financial instrument.

15. The system of claim 14, further comprising a component for providing an investor holding the second financial instrument an option to transfer the funds to a third financial instrument based on predetermined account criteria.

16. The system of claim 15, wherein the predetermined account criteria comprises a predetermined period of time.

17. The system of claim 14 further comprising a component for providing an investor holding the second financial instrument an option to change the terms of the second financial instrument based on predetermined account criteria.

18. The system of claim 17, wherein the predetermined account criteria comprises a predetermined period of time.

19. The system of claim 15, wherein the third financial instrument has a rate of return greater than the second financial instrument.

20. The system of claim 15, wherein the second financial instrument and the third financial instrument are managed by a second financial institution.

21. The system of claim 15, wherein at least one of the first financial instrument, the second financial instrument, and the third financial instrument comprise at least one of a certificate of deposit, a jumbo certificate of deposit, a promissory note, and a time deposit.

22. The system of claim 14, wherein at least one of the component for receiving the funds, the component for increasing the funds, and the component for transferring the increased funds is further configured for communicating over a network.

23. The system of claim 14, wherein at least one of the component for receiving the funds, the component for increasing the funds, and the component for transferring the increased funds is further configured for communicating over

a network with a user device on the network, the user device being located in at least one of a home, an office, a store, a retail center kiosk, and an office of a financial institution.

24. The system of claim 14, wherein the penalty is an early withdraw penalty.

25. The system of claim 14, wherein the penalty is an amount equal to between three and six months interest on the first financial instrument.

26. The system of claim 14, wherein a second financial institution managing the second financial instrument implements at least one of receiving the funds associated with the first financial instrument, increasing the funds by the first amount, and transferring the increase funds.

27. A computer-readable medium on which is stored a set of instructions for providing a financial instrument, which when executed perform stages comprising:

receiving funds associated with the first financial instrument held with a first institution, the funds having been reduced by a penalty for closing the first financial instrument;

increasing the funds by a first amount based on the reduced funds due to the penalty; and

transferring the increased funds to the second financial instrument.

28. The computer-readable medium of claim 27, further comprising providing an investor holding the second financial instrument an option to transfer the funds to a third financial instrument based on predetermined account criteria.

29. The computer-readable medium of claim 28, wherein the predetermined account criteria comprises a predetermined period of time.

30. The computer-readable medium of claim 27, further comprising providing an investor holding the second financial instrument an option to change the terms of the second financial instrument based on predetermined account criteria.

31. The computer-readable medium of claim 30, wherein the predetermined account criteria comprises a predetermined period of time.

32. The computer-readable medium of claim 28, wherein the third financial instrument has a rate of return greater than the second financial instrument.

33. The computer-readable medium of claim 28, wherein the second financial instrument and the third financial instrument are managed by a second financial institution.

34. The computer-readable medium of claim 28, wherein at least one of the first financial instrument, the second financial instrument, and the third financial instrument comprise at least one of a certificate of deposit, a jumbo certificate of deposit, a promissory note, and a time deposit.

35. The computer-readable medium of claim 27, wherein at least one of receiving the funds, increasing the funds, and transferring the increased funds further comprises communicating over a network.

36. The computer-readable medium of claim 35, wherein communicating over the network further comprises communicating with a user



device on the network, the user device being located in at least one of a home, an office, a store, a retail center kiosk, and an office of a financial institution.

37. The computer-readable medium of claim 27, wherein the penalty is an early withdraw penalty.

38. The computer-readable medium of claim 27, wherein the penalty is an amount equal to between three and six months interest on the first financial instrument.

39. The computer-readable medium of claim 27, wherein a second financial institution managing the second financial instrument implements at least one of receiving the funds associated with the first financial instrument, increasing the funds by the first amount, and transferring the increase funds.